

**To:** Financial Services and General Government (FSGG) Appropriations Subcommittee  
**Date:** Monday, May 6, 2024  
**From:** The Honorable Sylvia R. Garcia (D-TX-29)  
**Re:** Member Testimony for FSGG Appropriations Subcommittee Member Day

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Thank you, Mr. Chair, Ranking Member, and Committee Members for the opportunity to provide written testimony for the Financial Services and General Government Subcommittee Appropriations Member Day.

This is an important opportunity for Members of the House of Representatives to advocate for our constituents, highlight funding priorities, and help shape the appropriations process for Fiscal Year 2025.

As such, I would like to highlight key programmatic and language requests that I have submitted to the Subcommittee that would make a significant impact on the lives of my constituents in the Texas 29<sup>th</sup> Congressional District.

These requests represent significant investments that will help increase access to financial services for historically under- or unbanked communities, support consumer protections, bolster federal agencies that help our constituents daily, and address inequities in our financial system.

These investments will bolster the workforce, improve taxpayer services for our constituents, and support minority-serving and community-based financial institutions.

These requests will also support our federal judiciary and postal systems, protect our nation against illicit financing, and help ensure American leadership in various sectors, including artificial intelligence.

Thank you for the opportunity to submit my written testimony.

I look forward to working with all the Members of the Subcommittee in advancing these priorities that are not only important to my district, but also to working families, children, and taxpayers across our great nation.

**Programmatic and Language Requests Submitted to the Financial Services and General Government Subcommittee:**

1. **Report Language Request:** Employment of Deferred Action for Childhood Arrival Recipients  
**Agency:** General Provisions  
**Account:** Bill Wide (Title VI)  
**Program:** Bill Wide (Title VI)  
**Language Title:** Employment of Deferred Action for Childhood Arrival Recipients  
**Proposed Language:** *“or (5) is a person who is authorized to be employed in the United States pursuant to the Deferred Action for Childhood Arrivals program as set forth in the Department of Homeland Security’s August 24, 2022 final rule entitled “Deferred Action for Childhood Arrivals.”*

2. **Program Request:** Increase funding for the Office of Taxpayer Services – TAS, VITA, TCE, LITC  
**Agency/Bureau:** Department of Treasury  
**Account:** Internal Revenue Service  
**Program:** Taxpayer Services  
**Program Title:** Office of Taxpayer Services – TAS, VITA, TCE, LITC  
**Program Description:** We respectfully request robust funding for the following programs in the IRS Office of Taxpayer Services, including Community Volunteer Income Tax Assistance (VITA) grants, Tax Counseling for the Elderly (TCE), Low Income Taxpayer Clinics (LITC), and Taxpayer Advocate Service. Both the VITA and TCE programs are specifically targeted to ensure taxpayers have access to services where they can confidently file returns without fear of being scammed by fraudulent preparers. The Taxpayer Advocate Service is an independent organization within the IRS that assists individuals, businesses, and tax-exempt organizations who need help navigating the IRS. The Taxpayer Advocate Service administers the LITC, which leverage federal investment with private matching grants to assist vulnerable taxpayers. These programs have already proven to assist the most vulnerable in our country, and we respectfully request increased funding for these essential programs - VITA, TCE, LITC, and the Taxpayer Advocate Service - in the Office of Taxpayer Services.
3. **Program Request:** Support total funding level of \$324,900,000 for the Community Development Financial Institutions (CDFI) Fund Program  
**Agency/Bureau:** Department of the Treasury  
**Account:** Community Development Financial Institutions Fund Program Account  
**Program:** Overall Support  
**Program Title:** Community Development Financial Institutions (CDFI) Fund  
**Program Description:** We urge you to appropriate \$324.9 million for the Community Development Financial Institutions Fund (CDFI Fund) in the FY 2025 appropriations, with a 40 percent set-aside of funds made available to support minority lending institutions (MLIs).
4. **Program Request:** General Support for 40% Set Aside for Minority Lending Institutions (MLIs)  
**Agency/Bureau:** Department of the Treasury  
**Account:** Community Development Financial Institutions Fund Program Account  
**Program:** Overall Support  
**Program Title:** Minority Lending Institutions (MLIs)  
**Program Description:** Within the CDFI Fund, I urge you to provide a 40 percent set-aside of funds made available to support minority lending institutions (MLIs).
5. **Program Request:** General Support for Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MLIs)  
**Agency/Bureau:** Department of the Treasury  
**Account:** Community Development Financial Institutions Fund Program Account  
**Program:** Overall Support  
**Program Title:** Minority Lending Institutions (MLIs)

**Program Description:** As part of the CDFI funding, we request that awards be provided to address the technology needs of CDFIs and minority depository institutions (MDIs); incentives to encourage CDFIs to provide start-up capital for young entrepreneurs; a study of securitization options to further support the work of CDFIs to serve underserved communities; and the establishment of a searchable map for all CDFIs and MDIs so the public may locate nearby institutions.

6. **Program Request:** Support total funding level of \$4 million to the Community Development Revolving Loan Fund  
**Agency/Bureau:** National Credit Union Administration (NCUA)  
**Account:** Community Development Revolving Loan Fund  
**Program:** Community Development Revolving Loan Fund (CDRLF)  
**Program Title:** Community Development Revolving Loan Fund (CDRLF)  
**Program Description:** We urge you to appropriate at least \$4 million to the Community Development Revolving Loan Fund (CDRLF) for FY 2025, as National Credit Union Administration (NCUA) Chairman Todd Harper and the Biden Administration have requested and set aside at least 40 percent of those funds to support MDI credit unions.
  
7. **Program Request:** General support to set aside at least 40% for Minority Depository Institution (MDI) credit unions  
**Agency/Bureau:** National Credit Union Administration (NCUA)  
**Account:** Community Development Revolving Loan Fund  
**Program:** Community Development Revolving Loan Fund (CDRLF)  
**Program Title:** Minority Depository Institution (MDI) credit unions  
**Program Description:** I urge you to appropriate at least \$4 million to the Community Development Revolving Loan Fund (CDRLF) for FY 2024, as National Credit Union Administration (NCUA) Chairman Todd Harper and the Biden Administration have requested and set aside at least 40 percent of those funds to support MDI credit unions.
  
8. **Program Request:** Support total funding level of \$10 million for the Community Development Financial Institution (CDFI) Fund Program – Disability Fund  
**Agency:** Department of the Treasury  
**Account:** Community Development Financial Institutions Fund Program Account  
**Program:** Financial/Technical Assistance Grants – Disability Fund  
**Program Title:** Community Development Financial Institutions Fund Program – Financial/Technical Assistance Grants – Disability Fund  
**Program Description:** Funds dedicated towards technical and financial assistance for individuals with disabilities will allow CDFIs to award more loans for specific and individualized purchasing needs.
  
9. **Bill Language Request:** Community Development Financial Institution (CDFI) Fund Program – Disability Fund  
**Agency:** Department of the Treasury  
**Account:** Community Development Financial Institutions Fund Program Account  
**Program:** Financial/Technical Assistance Grants – Disability Fund

**Language Title:** Community Development Financial Institutions Fund Program – Financial/Technical Assistance Grants – Disability Fund

**Program Description:** *“Of which up to \$10,000,000, notwithstanding subsections (d) and (e) of section 108 of Public Law 103–325 (12 U.S.C. 4707), may be available to provide financial assistance, technical assistance, training, and outreach to community development financial institutions to expand investments that benefit individuals with disabilities.”*

10. **Program Request:** Support a total funding level of \$30 million for Women’s Business Centers

**Agency/Bureau:** Small Business Administration (SBA)

**Account:** Entrepreneurial Development Programs

**Program:** Women’s Business Centers (WBC)

**Program Title:** Women’s Business Centers

**Program Description:** WBCs are resource centers that ensure that women entrepreneurs have access to training, counseling, and capital to start, grow, and manage their business ventures. Across the more than 130 locations throughout the country, including the District of Columbia and Puerto Rico, WBCs provide flexible access to education and training assistance to women entrepreneurs and partner closely with other Federal agencies and the private sector to better equip economically or socially disadvantaged businesspersons. WBCs have contributed to the significant growth of women-owned businesses nationwide.

11. **Program Request:** Support total funding level of \$1,690,024,000 for Defender Services

**Agency:** Federal Judiciary

**Account:** Courts of Appeals, District Courts, and Other Judicial Services

**Program:** Defender Services

**Program Title:** Defender Services

**Program Description:** The Federal Defender Services program ensures access to counsel and other necessary defense services for those who are indigent. I urge fully funding the President’s request for Defender Services of \$1,690,024,000, which will help to maintain public confidence in our commitment to equal justice under the law and ensure the successful operation of the constitutionally-based adversary system of justice by which Federal criminal laws and federally guaranteed rights are enforced.

12. **Program Request:** Support a total funding level of \$25 million for the Healthy Food Financing Initiative Financial Assistance Program

**Agency/Bureau:** Department of the Treasury

**Account:** Community Development Financial Institutions Fund Program Account

**Program:** Healthy Food Financing Initiative

**Program Title:** Healthy Food Financing Initiative (HFFI) Financial Assistance Program

**Program Description:** The request is for \$25 million for the Healthy Food Financing Initiative Financial Assistance Program at the U.S. Department of Treasury’s Community Development Financial Institutions Fund. The HFFI Financial Assistance Program utilizes a public-private partnership model, fostering solutions that are locally determined and encouraging strategies that build from the ground up.

13. **Report Language Request:** Payment to the Postal Service Fund  
**Agency:** United States Postal Service (USPS)  
**Account:** Payment to the Postal Service Fund  
**Program:** Payment to the Postal Service Fund  
**Language Title:** Processing and Distribution Centers  
**Proposed Language:** *“In recent years, USPS has announced the downsizing of several Processing and Distribution Centers to Local Processing Centers. The Committee remains concerned that these consolidations have contributed to reduced services and harmed on-time postal performance. The Committee directs USPS to halt any realignment, consolidation, or partial consolidation of processing or logistics facilities that provide services to postal districts that at any point over the past calendar year have failed to meet 93 percent on-time delivery performance for two-day single-piece First-Class mail and 90.3 percent on-time delivery performance for three- to five-day First-Class mail.”*
14. **Program Request:** Support total funding level of \$12.3 billion for the IRS  
**Agency/Bureau:** Department of the Treasury  
**Account:** Internal Revenue Service  
**Program:** Overall Support  
**Program Title:** Internal Revenue Service  
**Program Description:** We request \$12.3 billion in IRS funding, and to fully restore Inflation Reduction Act (IRA) funding for the Agency to continue investing in improving taxpayer services, modernizing the information technology infrastructure, and enhancing enforcement and compliance.
15. **Report Language Request:** Child Tax Credit Expansion  
**Agency:** Department of Treasury  
**Account:** Internal Revenue Service  
**Program:** Taxpayer Services  
**Language Title:** Child Tax Credit Expansion  
**Proposed Language:** *“The Committee supports the expansion of the Child Tax Credit to American Rescue Plan Act (ARPA) levels. Raising the maximum credit amount and making the credit fully refundable will lift millions of children out of poverty, and help families afford the basic costs of raising children.”*